

**IN THE UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF MISSOURI  
KANSAS CITY DIVISION**

KRISTI JASINSKI,	)	
	)	
Plaintiff,	)	
	)	Case No.
vs.	)	Division No.
	)	
GLOBAL CREDIT AND COLLECTION	)	
CORPORATION,	)	
	)	
Defendant.	)	

**PLAINTIFF’S COMPLAINT AND DEMAND FOR JURY TRIAL**

KRISTI JASINSKI (“Plaintiff”), through her attorneys, KROHN & MOSS, LTD., alleges the following against GLOBAL CREDIT AND COLLECTION CORPORATION (“Defendant”):

**INTRODUCTION**

1. Plaintiff’s Complaint is based on the Fair Debt Collection Practices Act, 15 U.S.C. 1692 *et seq.* (FDCPA).
2. Defendant acted through its agents, employees, officers, members, directors, heirs, successors, assigns, principals, trustees, sureties, subrogees, representatives, and insurers.

**JURISDICTION AND VENUE**

3. Jurisdiction of this court arises pursuant to 15 U.S.C. 1692k(d), which states that such actions may be brought and heard before “any appropriate United States district court without regard to the amount in controversy.”
4. Since Global Credit And Collection Corporation conducts business in the state of Missouri, personal jurisdiction is established.
5. Venue is proper pursuant to 28 U.S.C. 1391(b)(2).

## **PARTIES**

6. Plaintiff is a natural person residing in Holt, Clay County, Missouri, and is obligated or allegedly obligated to pay a debt and is a “consumer” as that term is defined by 15 U.S.C. 1692a(3).

7. Defendant is a debt collector as that term is defined by 15 U.S.C. 1692a(6), and sought to collect a consumer debt from Plaintiff.

8. Plaintiff is informed and believes, and thereon alleges, that Defendant is a corporation with an office in Buffalo, Erie County, New York.

9. Defendant is a collection agency that in the ordinary course of business, regularly, on behalf of itself or others, engages in debt collection.

## **FACTUAL ALLEGATIONS**

10. In or around June of 2011, Defendant began placing collection calls to Plaintiff seeking and demanding payment for an alleged Citi Mastercard debt in the amount of \$29,285.92.

11. Defendant places collection calls to Plaintiff at (816) 769-5798.

12. Defendant places collection calls to Plaintiff from (855) 284-9906, and (905)413-8715.

13. On October 10, 2011 Plaintiff spoke with Defendant’s agent, Miss Rose, to discuss payment for the alleged debt.

14. Defendant’s agent contacted Plaintiff during work hours and was repeatedly requested by the Plaintiff not to call before 4:00 p.m. at her place of employment.

15. Despite Plaintiff’s request, Defendant’s agent continued to call Plaintiff at Plaintiff’s work.

16. On or about September 14, 2011, Plaintiff spoke with Defendant's agent, Joe Gugliemo, regarding a potential settlement.

17. When Plaintiff informed Mr. Gugliemo that Plaintiff was unable to make any payments, Defendant's agent threatened to garnish Plaintiff's wages, retirement funds, and seize Plaintiff's home.

**COUNT I**  
**DEFENDANT VIOLATED THE FAIR DEBT COLLECTION PRACTICES ACT**

18. Defendant violated the FDCPA based on the following:

- a. Defendant violated §1692c(a)(1) of the FDCPA by contacting Plaintiff before 4:00 p.m., a time or place known by the Defendant to be inconvenient to the Plaintiff.
- b. Defendant violated §1692d of the FDCPA by engaging in conduct the natural consequence of which is to harass, oppress, or abuse Plaintiff; and
- c. Defendant violated §1692d(5) of the FDCPA by causing a telephone to ring or engaging any person in telephone conversation repeatedly or continuously with the intent to annoy, abuse, or harass any person called at that number; and
- d. Defendant violated §1692e(4) of the FDCPA by threatening to garnish and seize Plaintiff's wages, home, and retirement fund for non-payment.

WHEREFORE, Plaintiff, KRISTI JASINSKI, respectfully requests judgment be entered against Defendant, GLOBAL CREDIT AND COLLECTION CORPORATION, for the following:

19. Statutory damages of \$1,000.00, pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. 1692k;

20. Costs and reasonable attorneys' fees pursuant to the Fair Debt Collection Practices Act,  
*15 U.S.C. 1692k*; and
21. Any other relief that this Honorable Court deems appropriate.

RESPECTFULLY SUBMITTED,

By: /s/ Adam C. Maxwell  
Adam C. Maxwell  
Bar No. 62103  
Krohn & Moss, Ltd.  
10 N. Dearborn St.  
3rd Floor  
Chicago, IL 60602  
(312) 578-9428 ext 281  
(866) 309-9458 Fax  
amaxwell@consumerlawcenter.com E-mail

**DEMAND FOR JURY TRIAL**

PLEASE TAKE NOTICE that Plaintiff, KRISTI JASINSKI, demands a jury trial in this case.

**VERIFICATION OF COMPLAINT AND CERTIFICATION**

STATE OF MISSOURI

Plaintiff, KRISTI JASINSKI, states the following:

1. I am the Plaintiff in this civil proceeding.
2. I have read the above-entitled civil Complaint prepared by my attorneys and I believe that all of the facts contained in it are true, to the best of my knowledge, information and belief formed after reasonable inquiry.
3. I believe that this civil Complaint is well grounded in fact and warranted by existing law or by a good faith argument for the extension, modification or reversal of existing law.
4. I believe that this civil Complaint is not interposed for any improper purpose, such as to harass any Defendant(s), cause unnecessary delay to any Defendant(s), or create a needless increase in the cost of litigation to any Defendant(s), named in the Complaint.
5. I have filed this Complaint in good faith and solely for the purposes set forth in it.

Pursuant to 28 U.S.C. § 1746(2), I, KRISTI JASINSKI, hereby declare (or certify, verify or state) under penalty of perjury that the foregoing is true and correct.

11-2-11

Date



KRISTI JASINSKI